

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Erik Andreas Nybo
Heather Lee Nybo
Debtor(s)

Case No. 20-02593-RNO
Chapter 13

District/off: 0314-4

User: AutoDocke

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Date Rcvd: Oct 06, 2020

Form ID: ntcnfhrg

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2020:

Recip ID

Recip ID	Recipient Name and Address
db/jdb	+ Erik Andreas Nybo, Heather Lee Nybo, 58 Washington Boulevard, Williamsport, PA 17701-5140
5355594	AES / PHEAA, PO Box 2461, Harrisburg, PA 17105-2461
5355595	Apotheker Scian, PC, 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
5355599	+ Citibank, NA, PO Box 6241, Sioux Falls, SD 57117-6241
5363478	EMERGENCY CARE SERVICE OF PA, PC, WAKEFIELD & ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250
5355604	++ FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662 address filed with court., First Federal Credit Control, 24700 Chagrin Boulevard, Suite 205, Cleveland, OH 44122
5355606	+ Midland Mortgage Co., PO Box 26648, Oklahoma City, OK 73126-0648
5360565	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5355608	+ Paramount Recovery, PO Box 23369, Waco, TX 76702-3369
5355609	+ Radius Global Solutions, LLC, PO Box 390905, Edina, MN 55439-0905
5355610	+ Santander Bank, NA, 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
5355611	+ Specialized Loan Servicing, LLC, 8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129-2386
5355613	+ Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
5359693	+ Wilmington Savings Fund Society,FSB Trustee(See410, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 06 2020 19:08:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5355597	Email/Text: bankruptcy@cavps.com	Oct 06 2020 18:57:00	Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285
5357116	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 06 2020 19:08:28	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5355596	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 06 2020 19:08:35	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5359195	+ Email/Text: bankruptcy@cavps.com	Oct 06 2020 18:57:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5355598	+ Email/Text: nailda@centralcreditaudit.com	Oct 06 2020 18:57:00	Central Credit Audit, PO Box 735, Sunbury, PA 17801-0735
5358298	Email/Text: mrdiscen@discover.com	Oct 06 2020 18:56:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
5355600	Email/Text: mrdiscen@discover.com	Oct 06 2020 18:56:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025

5355602	+ Email/Text: bknotice@ercbpo.com	Oct 06 2020 18:56:00	Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
5355603	Email/Text: bankruptcynotice@fcbanking.com	Oct 06 2020 18:56:00	First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400
5355604	Email/Text: alyse@ffcc.com	Oct 06 2020 18:56:00	First Federal Credit Control, 24700 Chagrin Boulevard, Suite 205, Cleveland, OH 44122
5355605	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 06 2020 18:56:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5355607	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 06 2020 18:56:00	PA Department of Revenue, Attn: Bankruptcy Division, PO Box 280496, Harrisburg, PA 17128-0946
5356098	+ Email/PDF: gecsed@recoverycorp.com	Oct 06 2020 19:08:34	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5355612	Email/PDF: gecsed@recoverycorp.com	Oct 06 2020 19:08:34	Synchrony Bank / Google Store, Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5355601	##+	Eastern Revenue, Inc., 998 Old Eagle School Road #1204, Wayne, PA 19087-1805
jdb	*+	Heather Lee Nybo, 58 Washington Boulevard, Williamsport, PA 17701-5140

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Heather Lee Nybo pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Erik Andreas Nybo pmurphy@dplglaw.com kgreene@dplglaw.com
Rebecca Ann Solarz	

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on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com

United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Erik Andreas Nybo,

Chapter 13

Debtor 1

Case No. 4:20-bk-02593-RNO

Heather Lee Nybo,

Debtor 2

Notice

The confirmation hearing has been scheduled for both Debtors on the date indicated below.

A deadline of **November 27, 2020** has been set for objections to confirmation of the Plan. Any objections to confirmation of the Plan will be heard at this hearing. Counsel should be prepared to proceed with said hearing on any unresolved objections to the plan at this time.

United States Bankruptcy Court US Courthouse, Courtroom 3, 3rd Floor, 240 West 3rd Street, Williamsport, PA 17701	Date: December 4, 2020 Time: 10:00 AM
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A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

FACE MASKS AND APPROPRIATE SOCIAL DISTANCING WILL BE REQUIRED IN THE COURTROOM.

Initial requests for a continuance of hearing (*L.B.F. 9013-3, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing telephonically shall be made in accordance with L.B.R. 9074-1(a).

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

Address of the Bankruptcy Clerk's Office: 197 S Main St, Wilkes-Barre, PA 18701 OR 228 Walnut St, Rm 320, Harrisburg, PA 17101 570-831-2500/717-901-2800	For the Court: Terrence S. Miller Clerk of the Bankruptcy Court: By: Daneisha Dunbar Yancey, Deputy Clerk
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: October 6, 2020

ntcnfhrg (03/18)